

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Diane Olivieri
Salvatoro Olivieri
Debtors

Case No. 15-11920-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

Date Rcvd: Aug 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2020.

db/jdb +Diane Olivieri, Salvatoro Olivieri, 10134 Proctor Road, Philadelphia, PA 19116-3716
13534266 +Cavalry SPVI LLC assignee Capital One Bank USA, NA, Bass Associates PC,
3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
13505860 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13569573 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 22 2020 04:13:39 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 22 2020 04:13:10
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 22 2020 04:13:36 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13513999 EDI: GMACFS.COM Aug 22 2020 07:58:00 Ally Financial, PO Box 130424,
Roseville, MN 55113-0004
13502215 +EDI: PHINAMERI.COM Aug 22 2020 07:58:00 AmeriCredit Financial Services, Inc. dba GM Financ,
P O Box 183853, Arlington, TX 76096-3853
13510927 E-mail/Text: Bankruptcy.RI@Citizensbank.com Aug 22 2020 04:12:55 Citizens Bank,
443 Jefferson Blvd, RJW 135, Warwick RI 02886
13534539 EDI: BL-BECKET.COM Aug 22 2020 07:58:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
13511361 +E-mail/Text: bankruptcy@cavps.com Aug 22 2020 04:13:35 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13496959 EDI: DISCOVER.COM Aug 22 2020 07:58:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
13547463 EDI: NAVIENTFKASMSERV.COM Aug 22 2020 07:58:00 Navient Solutions Inc.,
Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
13526624 EDI: NAVIENTFKASMSERV.COM Aug 22 2020 07:58:00 Navient Solutions, Inc., P.O. Box 9640,
Wilkes-Barre, PA 18773-9640
13575888 EDI: PRA.COM Aug 22 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13509446 EDI: WFFC.COM Aug 22 2020 07:58:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13920194* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2020

Signature: /s/Joseph Speetjens

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2020 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com
DENISE ELIZABETH CARLON on behalf of Creditor PNC Bank, N.A. bkgroup@kmllawgroup.com
ELIZABETH L. WASSALL on behalf of Creditor PNC Bank, National Association ewassall@udren.com, bankruptcy@udren.com
KEVIN G. MCDONALD on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com
SHERRI J. SMITH on behalf of Creditor PNC Bank, National Association sherri.braunstein@phelanhallinan.com, pa.bkecf@fedphe.com
STEPHEN MATTHEW DUNNE on behalf of Joint Debtor Salvatoro Olivieri bestcasestephen@gmail.com, dunnesr74587@notify.bestcase.com
STEPHEN MATTHEW DUNNE on behalf of Debtor Diane Olivieri bestcasestephen@gmail.com, dunnesr74587@notify.bestcase.com
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WALTER WILLIAM GOULDSBURY, III on behalf of Creditor PNC Bank, N.A. wgouldsbury@rasnj.com
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 12

Information to identify the case:

Debtor 1 **Diane Olivieri**
First Name Middle Name Last Name
Debtor 2 **Salvatoro Olivieri**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **15-11920-elf**

Social Security number or ITIN **xxx-xx-8329**

EIN **-----**

Social Security number or ITIN **xxx-xx-4697**

EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Diane Olivieri

Salvatoro Olivieri

8/20/20

By the court:

Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.